

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sebrena M. Oram
Debtor(s)

Case No. 20-02868-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 08, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2021:

Recip ID	Recipient Name and Address
db	+ Sebrena M. Oram, 56 Jayme Dr., York, PA 17402-8833
5361790	+ Office of Attorney General, Financial Enforcement, Section, Stra, Harrisburg, PA 17120-0001
5361784	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5361791	+ U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044-0227
5361787	+ USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
5361793	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Jan 08 2021 23:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5361778	+ Email/Text: broman@amhfcu.org	Jan 08 2021 19:10:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
5361779	+ EDI: CAPITALONE.COM	Jan 08 2021 23:58:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
5361780	+ EDI: CITICORP.COM	Jan 08 2021 23:58:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5361781	+ EDI: WFNNB.COM	Jan 08 2021 23:58:00	Comenity Bank/Wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5361788	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Jan 08 2021 19:09:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5361789	EDI: IRS.COM	Jan 08 2021 23:58:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5361782	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 08 2021 19:09:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
5361783	+ EDI: NAVIENTFKASMSERV.COM	Jan 08 2021 23:58:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
5361792	EDI: PENNDEPTREV	Jan 08 2021 23:58:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5361792	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 08 2021 19:10:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5361785	+ EDI: RMSC.COM	Jan 08 2021 23:58:00	Synch/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5362614	+ EDI: RMSC.COM	Jan 08 2021 23:58:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5361786	+ EDI: RMSC.COM	Jan 08 2021 23:58:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2021 at the address(es) listed below:

Name	Email Address
John Matthew Hyams	on behalf of Debtor 1 Sebreana M. Oram jmh@johnhyamslaw.com acb@johnhyamslaw.com;kef@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Steven M. Carr (Trustee)	stevecarr8@comcast.net pa31@ecfbis.com;debclick@comcast.net;julie.reamcarrllc@gmail.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Sebrena M. Oram
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-02868-HWV

Social Security number or ITIN xxx-xx-5347
EIN --_-----

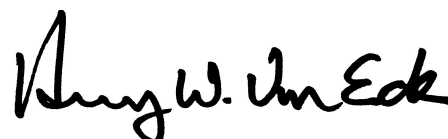
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sebrena M. Oram
aka Sebrana M. Oram

1/8/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.